

1. The first group of variables includes the demographic characteristics of the respondents, such as age, gender, and education level. These variables are used to control for potential confounding factors that may influence the dependent variable.

2. The second group of variables includes the financial characteristics of the respondents, such as income, wealth, and debt. These variables are used to control for potential confounding factors that may influence the dependent variable.

3. The third group of variables includes the psychological characteristics of the respondents, such as risk tolerance, time preference, and social norms. These variables are used to control for potential confounding factors that may influence the dependent variable.

4. The fourth group of variables includes the institutional characteristics of the respondents, such as the type of institution they belong to and the quality of the institution. These variables are used to control for potential confounding factors that may influence the dependent variable.

5. The fifth group of variables includes the control variables, which are used to control for any other factors that may influence the dependent variable.

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INTERFERENCE SEARCHED			
Class	Subclass	Date	Examiner

[illegible]